

IN THE CLAIMS

Claims 2-3, 9, 18-19 and 21 are cancelled.

Please amend the claims as indicated below:

1. (Currently amended) A method for processing negotiable economic credits ~~through a hand held device~~, said method comprising:

providing a user a hand held device ~~consisting of at least one of: a personal digital assistant (PDA), a mobile phone or paging device, or a combination thereof, adapted to enable a the user to:~~ communicate with remote electronic devices through public wireless communications networks using public wireless communications and directly with a point of sale in close range using at least one radio frequency and/or infra red transceiver, access the Internet, store and manage personal data including telephone numbers and calendars, and also adapted as a nonproprietary device for use with removable; integrate said hand held device with smart cards; devices, said removable smart card devices for storing retrieve, manage and store negotiable economic credits; and transfer negotiable economic credits to smart cards and said hand held device for managing negotiable economic credits stored in the removable smart card device;

~~enabling the user to synchronize a point of sale with said hand held device; and~~
enabling the user to transfer transferring at least one negotiable economic credit from said hand held device to said smart card for subsequent redemption by said user said at a point of sale following the user's synchronization of said smart card device with said point of sale and said hand held device.

2. (Canceled)

3. (Canceled)

4. (Currently emended) The method of claim 1 wherein said smart card comprises at least one chip and an antennae enabling contactless operation Combi-card.

5. (Currently amended) The method of claim 1 wherein said smart card comprises at least one of: a Combi card or a Hybrid card.

6. (Currently amended) The method of claim 1 further comprising the step of enabling the user of said hand held device to retrieve data negotiable economic credit transaction data from retrieving said at least one negotiable economic credit from a contact interface between said smart card and for management by said hand held device.

7. (Currently amended) The method of claim 1 further comprising ~~retrieving~~ transferring said at least one negotiable economic credit from a contactless interface between said smart card and said hand held device.

8. (Canceled).

9. (Canceled).

10. (Currently amended) The method of claim 1 wherein said at least one negotiable economic credit comprises at least one of the following: at least one coupon, at least one financial award, at least one financial incentive, frequent flier miles or e-cash.

11. (Currently amended) A system for processing negotiable economic credits ~~through a hand held device, said system, comprising:~~

~~synchronization module for synchronizing a point of sale with a hand held device consisting of at least one of: a personal digital assistant (PDA), a mobile phone or paging device, or a combination thereof, adapted to enable a user to communicate with remote electronic devices through public wireless communications networks using public wireless communications and directly with a point of sale in close range using at least one radio frequency and/or infra red transceiver, access the Internet, store and manage personal data including telephone numbers and calendars, and also adapted as a nonproprietary device for use with removable smart card devices, said removable~~ a smart card devices for storing integrated with a hand held device and adapted to store negotiable economic credits and said transferred to said smart card from said hand held device, said smart card further adapted to be synchronized with a point of sale and to transfer economic credits to said point of sale during a purchase for managing negotiable economic credits stored in the removable smart card device;

~~—— a smart card having at least one negotiable economic credit therein adapted for use with said hand held device; and~~

~~—— transfer module for transferring at least one negotiable economic credit from said hand held device to said point of sale, in response to synchronization of said point of sale and said hand held device.~~

12. (Original) The system of claim 11 wherein said smart card comprises a memory location within which said at least one negotiable economic credit is capable of being stored.

13. (Currently amended) The system of claim 12 wherein at least one negotiable economic credit is retrievable by a point of sale from said memory location of said smart card.

14. (Currently amended) The system of claim ~~44-13~~ wherein said smart card comprises a Combi card.

15. (Currently amended) The system of claim ~~44-13~~ wherein said smart card comprises a Hybrid card.

16. (Currently amended) The system of claim ~~44-13~~ further comprising a contact interface between said smart card and said hand held device.

17. (Currently amended) The system of claim ~~44-13~~ further comprising a contactless interface between said smart card and said hand held device.

18. (Canceled).

19. (Canceled).

20. (Currently amended) The system of claim 11 wherein said at least one negotiable economic credit comprises at least one of the following: at least one coupon, at least one financial award, at least one financial incentive, frequent flier miles or e-cash.

21. (Canceled).

ADD THE FOLLOWING NEW CLAIMS:

22.(New) A method for processing negotiable economic credits, said method comprising:
providing a user a hand held device adapted to enable the user to: communicate with remote electronic devices through wireless communications networks; integrate said hand held device with smart cards; retrieve, manage and store negotiable economic credits; and transfer negotiable economic credits to smart cards;

enabling the user to wirelessly download negotiable economic credits into said hand held device from a remote negotiable economic credit source; and

enabling the user to transfer at least one negotiable economic credit from said hand held device to said smart card for subsequent redemption by said user at a point of sale following the user's synchronization of said smart card device with said point of sale.

23. (New) The method of claim 22 wherein said smart card comprises at least one chip and an antennae enabling contactless operation.

24. (New) The method of claim 22 wherein said smart card comprises at least one of: a Combi card or a Hybrid card.

25. (New) The method of claim 22 further comprising the step of enabling the user of said hand held device to retrieve data negotiable economic credit transaction data from said smart card for management by said hand held device.

26. (New) The method of claim 22 further comprising transferring said at least one negotiable economic credit from a contactless interface between said smart card and said hand held device.

27. (New) The method of claim 22 wherein said at least one negotiable economic credit comprises at least one of the following: at least one coupon, at least one financial award, at least one financial incentive, frequent flier miles or e-cash.